

SCHEDULE 1

**COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE RESERVE ANALYSIS
AS OF: NOVEMBER 2020**

FINAL

BEGINNING BALANCE 7/1/20

3,149,170.39

DEPOSITS:

EMPLOYER CONTRIBUTIONS

2,131,039.27

CO-PAY EMPLOYEES

391,179.89

RETIREEES

120,044.55

COBRA

4,330.14

INTEREST

2,459.15

TOTAL DEPOSITS

2,649,053.00

EXPENSES:

CLAIMS

1,896,043.52

ADMIN FEE

334,600.56

HSA EMPLOYER CONTRIBUTION

128,500.00

Federal Excise Tax

1,815.45

Wellness Program Fees

0.00

Wellness Program Incentives

0.00

Year End Settlement

0.00

State Assessment

0.00

PPI Benefits

21,912.00

Actuarial Services & PY Adj & Audit Fees

(7,000.00)

Other

0.00

TOTAL EXPENSES

2,375,871.53

ENDING BALANCE

3,422,351.86

SCHEDULE 3

**COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE MONTHLY SUMMARY
AS OF: NOVEMBER 2020**

	REVENUES			EXPENSES								MONTHLY	YTD
	EMPLOYER	CO-PAYS	TOTAL	CLAIMS/FEES	ADMIN	Wellness Program	State Assessment	PPI Benefit	HSA	Other	TOTAL	BALANCE	BALANCE
BEG BALANCE													3,149,170
Jul-20	421,377	49,553	470,930	350,836	62,722	0	0	4,316	16,000	1,815	435,689	35,241	3,184,412
Aug-20	421,377	37,040	458,417	504,649	67,296	0	0	4,411	9,000	0	585,356	(126,939)	3,057,473
Sep-20	421,377	138,451	559,828	316,381	74,869	0	0	4,229	102,000	0	497,478	62,350	3,119,823
Oct-20	437,480	150,984	588,464	317,697	63,606	0	0	4,469	0	0	385,771	202,693	3,322,515
Nov-20	429,428	141,985	571,414	406,481	66,108	0	0	4,489	1,500	(7,000)	471,577	99,836	3,422,352
Dec-20	0	0	0	0	0	0	0	0	0	0	0	0	3,422,352
Jan-21	0	0	0	0	0	0	0	0	0	0	0	0	3,422,352
Feb-21	0	0	0	0	0	0	0	0	0	0	0	0	3,422,352
Mar-21	0	0	0	0	0	0	0	0	0	0	0	0	3,422,352
Apr-21	0	0	0	0	0	0	0	0	0	0	0	0	3,422,352
May-21	0	0	0	0	0	0	0	0	0	0	0	0	3,422,352
Jun-21	0	0	0	0	0	0	0	0	0	0	0	0	3,422,352
TOTAL	2,131,039	518,014	2,649,053	1,896,044	334,601	0	0	21,912	128,500	(5,185)	2,375,872	273,181	

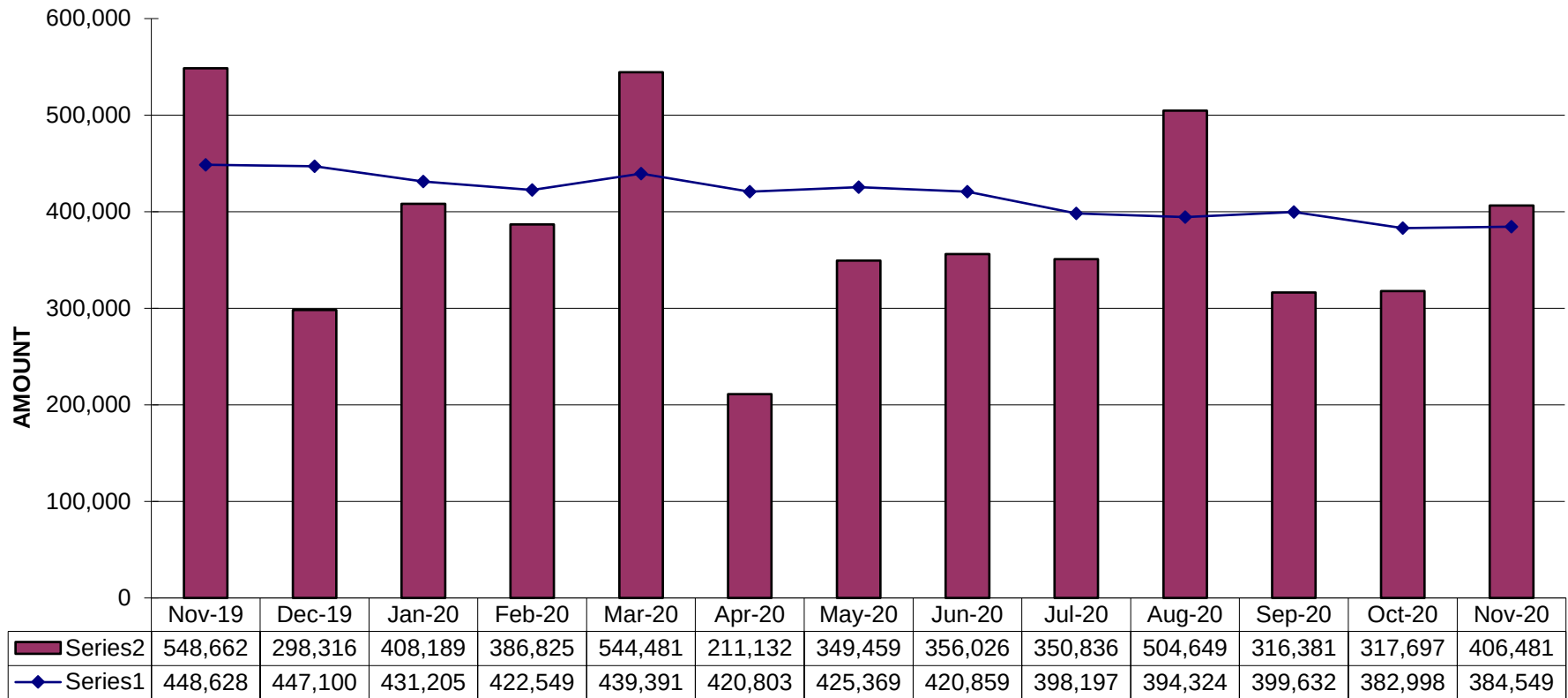
MONTHLY AVERAGES:

DEPOSITS 529,811
EXPENSES 475,174

CONTRIBUTION TO RESERVE

54,636

**COLCHESTER BOARD OF EDUCATION
13 MONTH MEDICAL CLAIMS TREND HISTORY
(PAID CLAIMS AND NETWORK ACCESS FEE)
Excludes Administrative Costs**



Series 1 - Rolling 13 month average

Series 2 - Monthly claims